## WHAT IS CLAIMED IS:

1. A user authentication system comprising authentication means for storing vital information about a user, confirming identity of a user and issuing authentication information on the user by comparing vital information about the user supplied through a network with the stored vital information, and

payment means which, upon receiving authentication information on the user issued by the authentication means, transmits the payment authorization for allowing the user to pay through the network to a provider which provides a network service to the user.

- 2. A user authentication system according to claim
  1, wherein the authentication means obtains the vital
  information from the user who is to be registered through
  the network and conducts registration of the user by
  establishing correspondence between the vital information
  and the user.
- 3. A user authentication system according to claim 1, wherein, when the user is a qualified payer, the payment means performs a notification to the authentication means through the network that the user is the qualified payer.
- 4. A user authentication system according to claim 2, wherein the payment means obtains the vital information about the user from the user through the network, confirms that the user is a qualified payer and transmits the confirmation of qualified payer and the vital information

to the authentication means through the network, and requests registration of the user.

- 5. A user authentication system according to claim 1, wherein, when the user receives an offer of a commodity or a service from the provider, the authentication means receives the vital information on the user from the user and transmits the authentication information to the user.
- 6. A user authentication system according to claim
  1, wherein, when the user receives an offer of a commodity
  or a service from the provider, the authentication means
  receives the vital information on the user from the
  transmission means and transmits the authentication
  information to the payment means.
- 7. A user authentication system according to claim 1, wherein, when the user receives an offer of a commodity or a service from the provider, the authentication means receives the vital information on the user from the user and transmits the authentication information to the payment means.